Central Square
Commercial Area Revitalization District

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Central Square CARD Administration

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Preface

This document has been prepared by the Community Development Department in response to an order of the City Council instructing the Department to investigate the feasibility of creating a Commercial Area Revitalization District (CARD) plan for all or parts of Massachusetts Avenue, including Central Square. The primary purpose of the Massachusetts CARD program is to allow commercial enterprises to utilize the State industrial revenue bond program. Costs of closing an industrial revenue bond, however, are often somewhat higher than for conventional loans. There is no minimum size limit on an Industrial Revenue Bond, but in general, projects seeking financing of less than $200,000 may not find the interest savings of the tax exempt status to be sufficient to offset the higher closing costs.

In addition to tax-exempt financing, CARD designation brings other financial and tax advantages. Should private lending institutions require further assurance in order to finance a commercial rehabilitation project, the Massachusetts Industrial Finance Agency's mortgage insurance program could be linked to an industrial revenue bond issue. When commercial enterprises locate or expand in a CARD, the State's Urban Job Incentive Program could provide payroll and property tax credits against the Massachusetts State Excise Tax. These programs are specifically designed to encourage development in urban areas such as the Central Square CARD and both would become available upon final CARD approval.

The Central Square CARD plan represents a public commitment to the revitalization of this important commercial area. The City will complement the State revenue bonding program with additional revitalization activities, as described in this report. These include public space improvements in conjunction with the MBTA, facade improvements partially sponsored by the National Endowment for the Arts, and various redevelopment programs through the Federal Department of Housing and Urban Development. The Community Development Department welcomes suggestions for further improvements throughout the CARD area.
Card description

General physical conditions

The Central Square CARD area was almost completely urbanized by the early Twentieth Century. Although the area today appears generally run-down, many structures are appropriate for rehabilitation and several parcels are likely to be developed.

Many Central Square buildings are good examples of early Twentieth Century mercantile architecture, but need substantial rehabilitation. Typical problems encountered in these structures include inadequate insulation; code violations such as improper fire exits; and facade neglect requiring cleaning and painting of masonry, removal of flimsy surface materials, and replacement of obtrusive signs.

Some of the oldest and newest buildings offset this blighted image. Cambridge City Hall, an attractive building constructed in 1888, has been undergoing renovation over the past few years. The Odd Fellows Hall, built in 1881, has been partially renovated. The tallest building in Central Square, the 14-story Central Plaza Building, was constructed in 1967 and remains as a successful example of modern office development.

On the other hand, a number of buildings offer little promise of improvement. Demo-
lition of these structures and replacement by healthy new development is essential to the Central Square revitalization effort.

Commercial marketing conditions
Over the past 15 years Central Square's commercial economy has both contracted in terms of retail activity and expanded in terms of office space development. Throughout this period retail activity not only has declined steadily, but also has changed in character.

However, the past 15 years were not years of absolute decline in commercial activity. Between 1967 and 1974 over 390,000 square feet of prime office space was constructed even as retail activity declined. While no new development has occurred since then, the fact that new development did happen in the recent past offers promise that investment in Central Square might again be made attractive, especially if the retail decline can be reversed.

Retail Establishments — The number of retail establishments in Central Square has declined by 42% since 1963. The harshness of this factor is offset somewhat by the present 8% vacancy rate among Central Square storefronts. The apparent discrepancy between these two statistics is explained in that some storefronts have been converted to less intensive uses and other storefronts have been combined to form larger sales areas for individual establishments. Nevertheless, the character of the retail mix has changed as shown by the closing of all of Central Square's full line department stores.

Retail Sales — As would be expected with a substantial loss of retail establishments, Central Square's retail sales have declined by 48% in constant dollars over the same 15 year period. Unfortunately, when the amount of retail sales generated per square foot of retail sales area is calculated for this period (a factor that would remain somewhat constant in a stable retail economy), Central Square's sales per sales area is shown to have experienced a 35% decline in constant dollars. Reflected in this decline is an absolute reduction in sales volume as well as a change in the character of retail goods offered — two economic indicators often associated with a decline in a commercial area's physical character.

Retail Sales and Establishment Decline Implications — As a result of the overall decline in retail activity, Central Square's retail market could now be characterized as more dependent on the surrounding residential and business communities than in the past. Many of the 45,000 people who live within a one-half mile radius of Central Square are dependent upon its full line supermarket and other basic goods stores. Central Square's retail establishments also offer goods and services to the more than 36,000 people who work in the immediate area. However, if the underlying economic and physical problems of Central Square are not addressed, the future variety and quality of retail goods might be reduced further, thereby lessening available choices to a largely captive market.

Commercial Office Space — More than 900,000 square feet of commercial office space are now located within the Central Square CARD boundaries. As previously indicated, 390,000 square feet were developed between 1967 and 1974. The balance was constructed over a time period beginning in the late Nineteenth Century.

Largely because the vacancy rate in the relatively newer office buildings is approaching 0%, the possibility of developing additional prime space of up to 750,000 square feet has been actively discussed. Some of this potential demand could be met by rehabilitating a portion — perhaps as much as 25% — of the 510,000 square feet of older commercial office space. The balance of the demand would probably require new construction.
Nevertheless, even with several suitable sites available for new development and the possibility of rehabilitating some of the older office space, no new or rehabilitated office development has occurred since 1974.

Implications — Whatever the reasons for Central Square's retail decline and simultaneous but limited office space expansion, Central Square today is an area that has the potential for growth in both types of commercial activity. A CARD designation could provide the incentives necessary to make this become a reality.
Rationale for district boundaries

There is no clearly defined central business district in Cambridge. However, most of the City's business uses are found along Massachusetts Avenue, which is Cambridge's "Main Street." Massachusetts Avenue is composed of three concentrations of activity, at Central, Harvard, and Porter Squares, and linking street segments lined by a mixture of business and residential uses. Central Square stands out as the business center most in need of revitalization and with the most potential for growth.

The CARD boundaries encompass the area commonly thought of as Central Square, which is focussed on the intersection of Massachusetts Avenue and Prospect Street, as well as the commercial areas adjoining the Square. These boundaries largely correspond to zoning boundaries for this area. Generally this includes one or two blocks north and south of Massachusetts Avenue, as shown on the accompanying plan. On the west, the CARD extends to Putnam Square, at the intersection of Massachusetts Avenue and Mt. Auburn Street. To the east, the CARD includes the area known as Lafayette Square, around the intersection of Massachusetts Avenue and Main Street, and continues up Main Street to Tech Square.

Intersection of Massachusetts Avenue and Prospect Street.

As shown below, the area is predominantly commercial, with a mix of institutions and residential uses.

<table>
<thead>
<tr>
<th>Type of Use</th>
<th>Land Area</th>
<th>Percent of Total Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>1,556,000 s.f.</td>
<td>50.0%</td>
</tr>
<tr>
<td>Parking &amp; Open Space</td>
<td>609,000 s.f.</td>
<td>19.6%</td>
</tr>
<tr>
<td>Residential</td>
<td>576,000 s.f.</td>
<td>18.5%</td>
</tr>
<tr>
<td>Institutional</td>
<td>369,000 s.f.</td>
<td>11.9%</td>
</tr>
<tr>
<td>Total</td>
<td>3,110,000 s.f.</td>
<td>100.0%</td>
</tr>
</tbody>
</table>
Massachusetts Avenue runs the full length of Cambridge and connects three major retail centers.

Gray shaded area represents the Commercial Area Revitalization District.
Boundaries within which incentives will be available

Within the boundaries of the CARD, there are several areas which should not be converted to commercial use. These are primarily institutional and residential uses, as shown on the accompanying plan. In particular, the use of public sites such as City Hall, the Post Office, the Fire Station and the Police Station cannot be changed. However, these parcels are included within the CARD district because they will be influenced by public improvements planned to complement private efforts for rehabilitation.

In general, the CARD boundary shown on the plan follows zoning district lines. In a few instances, zoning district lines were not followed so as to exclude predominantly residential blocks. On the west, the line begins at Remington Street, continues south to Banks Street, follows the zoning district line to Green Street, and drops south to Franklin Street at Bigelow. At Pearl Street, the line returns north to Green Street, continues east to Cross Street. Albany Street is the eastern boundary.

The northern boundary begins at Remington Street on the west and follows the zoning district boundary, which is about 200 feet north of Massachusetts Avenue. The boundary continues east along Bishop Allen Drive, follows School Street to Windsor, goes a block south to Main, and follows Main Street to join Albany Street.
Public and Institutional Buildings within the CARD Designation.
Statement of plan objectives

The Central Square CARD is a key element in the Central Square component of the Massachusetts Avenue Urban Design Project. This project creates a long-term strategy for coordinating public and private development.

Type of commercial development

The type of commercial development and redevelopment envisaged includes a predominance of office use in the early stages, followed by stronger retail as disposable income in the area continues to increase. In particular, people living in the Central Square area have expressed a strong desire for family-oriented shopping.

Prevention and reversal of decay

Because certain sections of Central Square are now in extremely poor condition, it is difficult to induce rehabilitation of adjacent areas. This is especially evident along the border between residential and commercial areas, such as Green Street or Bishop Allen Drive. A key objective of the revitalization strategy is to improve this transition between the neighborhoods and the commercial district.

Current land use in Central Square District.
Reinforcement of existing commercial district

Central Square has served throughout the Twentieth Century as one of the most important commercial centers for Cambridge and, in particular, for the immediately adjacent areas (Cambridgeport, Riverside, Neighborhood 4, Mid-Cambridge, MIT). This historically essential district requires strengthening. At the same time, the abutting areas need protection from encroachment by the commercial uses. In some instances zoning allows intensive development in predominantly residential areas. For example, Business B Districts allow development up to three times the area of the site. Such problems can be addressed in the ongoing zoning review which is a part of the revitalization effort. In addition, urban design guidelines are being developed to insure that new commercial development in appropriate areas will be a better neighbor to residential areas than has often been the case in the past. Retail which serves family shopping needs will be strongly encouraged.
The alley connecting Massachusetts Avenue with a parking lot on Bishop Allen Drive is both an unsightly and uninviting passageway for shoppers and residents.

With proper lighting, new pavement, and landscaping, the alley will become a more pleasant and safe entry into Central Square.
Plan strategy

The Central Square CARD plan is complemented by the broader Massachusetts Avenue Urban Design Project now being developed by the Community Development Department. This project has as its long-term goal the revitalization of the entire Massachusetts Avenue corridor through coordination of a variety of public and private efforts. Because of its historic prominence as a commercial center, its central location, and its potential for significant redevelopment, Central Square is the key to the Massachusetts Avenue Urban Design Project.

Public improvements and facilities

Several public improvements have been provided in the area; further work is envisioned in conjunction with private efforts for rehabilitation. A public parking garage was constructed in 1972-3, at the same time as an adjacent elderly housing project. Landscaping and sidewalk upgrading were provided by the City in 1976. This work did not include the very center of the CARD area, partly because anticipated rapid transit expansion will require substantial reconstruction of streets and sidewalks in the area.

The Central Square Transit Station will be lengthened to allow longer trains to use the facility. This work will require excavation of Massachusetts Avenue in the Central Square area. Although funds are limited, every effort is being made to ensure that the surface level will be reconstructed as a better environment for the intense activity that now occurs in Central Square. Sidewalks and open space will be improved for pedestrians. Heavy truck traffic passes through the area. A few years ago, a truck route was established to remove traffic from residential streets. This truck route will remain, but some reconsideration will be given to truck flow in Central Square itself.

Several bus lines pass through the Square; buses lay-over on the Avenue, collecting passengers before beginning their trips. This pattern of lay-over and stopping will be reconsidered in conjunction with transit plans. In addition, bus shelters will be improved and expanded.

Land use and design controls

In general the thrust of the planning effort will be to stimulate development and to coordinate changes with existing commercial, institutional, and residential uses. In certain specific cases, more restrictive controls may be needed. For example, residential areas north and south of the Avenue may be downzoned to eliminate or avoid undesirable impacts such as traffic, noise, parking, service activity, and aesthetic problems resulting from dense commercial areas adjacent to residences.

Although both public and private signs do need improvement, it may not be necessary to modify the existing zoning ordinance in regard to signage. The urban design project will set standards for facade improvements, including signage, and the Community Development Department will work on a block-by-block basis to coordinate these improvements.

The Cambridge Historical Commission is now considering measures to safeguard important older buildings in the area. A small number of buildings in Central Square
Old Fellows Hall, Middle 1900's.

Manhattan Market, circa 1907. Site of existing Purity Supreme Supermarket.
Sidewalks and station entries will be improved as part of the MBTA's Station Modernization Program.

are of National Register significance. However, many structures do provide a sense of historical continuity and are worthy of preservation as good examples of early Twentieth Century mercantile architecture.

As has been the case in other Cambridge urban design areas, design review will be an important part of the revitalization strategy. As the local implementing agency for the CARD, the Community Development Department will work closely with developers to ensure that changes are positive and compatible with the overall plan for the area.

Some degree of new construction clearly is needed to improve the image of this declining commercial center. Since the office market is strong in Cambridge, as well as throughout the greater Boston area, some new office development appears feasible. It would also be desirable since increasing the stable daytime population of the area would increase the number of clients for goods and services. In addition, office workers would enhance the stability of the area’s image.

Later, as old structures are reused and as some new office space is created, the market may be strong enough to attract larger anchor stores.
General character of development/redevelopment

Central Square provides opportunities both for new development on several vacant or blighted sites and for rehabilitation of many deteriorated, but basically solid, older structures. The image for Central Square is made up of carefully-sited new construction co-existing with substantially rehabilitated older structures.

Relative order of magnitude: rehab and new

The demand for additional prime office space may total nearly 750,000 square feet. Within the CARD boundaries are a few commercial properties which, if rehabilitated, could provide 150,000 square feet of prime space. The balance of the demand would probably require new construction on some of the available sites now either vacant or occupied by blighted structures.

Emphasis on type of upgrading

The revitalization project will encourage improvement and expansion of existing business, and attraction of new retail establishments. Many members of the active merchants’ association have expressed interest in expansion; others have fears that their businesses will fail. To the extent possible, the revitalization effort will assist in expansion of existing businesses and will support those which can take advantage of public loan programs.

Federal/State financial incentives

An important task of the ongoing Massachusetts Avenue Urban Design Project is the identification of financial incentives appropriate for application in the Central Square revitalization work. Economic specialists on the Community Development Department staff meet frequently with interested developers, with private financial institutions, and with public program officers in an effort to match project needs with potential funding sources. In particular, the possibility of securing an Urban Development Action Grant (UDAG) to match private commitments in the area is under discussion. The UDAG funding process is sponsored by the Federal Department of Housing and Urban Development.

Local financial commitment

The Community Development Department has earmarked $100,000 of Community Development Block Grant funds for building improvements. This funding will be available to merchants and landlords under a building program now being structured. A $15,000 matching grant from the National Endowment of the Arts has been used to hire a consultant who is producing a booklet explaining good practices for improvement of facades, signage, including art, etc.

Complementarity with downtown development

The CARD does not consist of any areas outside Cambridge’s central business district since, as noted earlier, Cambridge’s business district is not “central” in a traditional sense. Rather, it stretches along major corridors in the city, with Massachusetts Avenue and adjacent areas having the clearest definition as a district.
Conformance with other local plans

There are no pre-existing plans which apply to the Central Square CARD. This CARD is a first major step in the creation of an urban design plan for the area.

Central Square, 1989.
Citizen participation provision

Various mechanisms are already in place for securing citizen participation and the involvement of the local business community in the implementation of the CARD Plan. The Community Development Department meets regularly with groups throughout the City to discuss development issues. Meetings with concerned groups will be arranged as appropriate during implementation of the CARD Plan. An important forum for consideration of City plans is the Planning Board, whose staff is the Community Development Department. In particular, any changes to zoning in the CARD must be reviewed in the public hearings of the Board.

The Central Square Association, which is the primary merchant group concerned with the CARD, actually laid the groundwork for the CARD by conducting business surveys and by pointing out the need for coordinated development in the area. The Chamber of Commerce works closely with this group; both support the CARD Plan and will be involved in helping to implement the Plan.

Local implementing agency

The Community Development Department will oversee implementation of the Central Square CARD plan. The Department will work to ensure that development through the CARD process is compatible with all community goals for revitalization.